

**Debtor :** Joseph Dale Edwind Baker  
**CoDebtor:** Pauline Denise Baker  
**Address :** 2526 Bassfield Drive  
Memphis, TN 38133

**SS#** XXX-XX-1352  
**SS#** XXX-XX- 8150

**First Payment Date:** Within 30 days

**Plan Payment:** Debtor(s) to pay \$D1- \$239.00 weekly; D2- \$517.00 semi-monthly

<b>Payroll Deduction:</b>	<u>Tango Transport</u>	<u>Ceridian</u>
	<u>6009 Financial Plaza</u>	<u>P.O. Box 397</u>
	<u>Shreveport, LA 71129</u>	<u>Parsons, TN 38363</u>

**( ) Direct pay because:** \_\_\_\_\_

**Administrative:** Pay filing fees, Trustee fee, and Debtor's Attorney fee, pursuant to Court Order.

**AUTO INSURANCE:** **(X)** Not included in plan **( )** Included in plan

<b>CHILD SUPPORT :</b> Future support through plan to:	<b>MONTHLY PYMT</b>
_____	\$ _____
_____	\$ _____
<b>Child support arrearage:</b>	<b>MONTHLY PYMT</b>
_____	\$ _____
_____	\$ _____
<b>PRIORITY CREDITORS:</b>	<b>MONTHLY PYMT</b>
_____	\$ _____
_____	\$ _____

**HOME MORTGAGE:** If no arrearage, ongoing payments are to be paid directly by the Debtor(s). Otherwise, the Chapter 13 Trustee shall serve as the disbursing agent.

<u>Bank of America</u>	ongoing payment begin <u>Feb.</u> , 2015	<b>\$ 1100.00</b>
	Approximate arrearage <u>\$20,900.00</u> ; interest <u>0</u> %	<b>\$ 349.00</b>
<u>SN Servicing Corp.</u>	ongoing payment begin <u>          </u> , 2015	<b>\$ 0.00</b>
	Principal Balance <u>\$ 6295.00</u> ; interest <u>10.5</u> %	<b>\$ 136.00</b>
	ongoing payment begin <u>          </u> , 2015	<b>\$           </b>
	Approximate arrearage <u>\$           </u> ; interest <u>          </u> %	<b>\$           </b>

**SECURED CREDITORS:** Retain lien 11 U.S.C. 1325(a)(5). Adequate protection will be  $\frac{1}{4}$  (25%) of proposed creditor monthly payment.

<b>NAME OF CREDITOR</b>	<b>VALUE COLLATERAL</b>	<b>INT RATE</b>	<b>MONTHLY PYMT</b>
<u>Keith S. Collins Co., LLC- Homeowners Association</u>	<u>\$ 357.00</u>	<u>0</u> %	<b>\$ 20.00</b>
<u>Independent Bank</u>	<u>\$ 5459.00</u>	<u>5</u> %	<b>\$ 104.00</b>
<u>(2009 Ford Escape 4D Utility XLT 2WD)</u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>Capital One Retail</u>	<u>\$ 3183.00</u>	<u>5</u> %	<b>\$ 80.00</b>
<u>(2009 Yamaha Motorcycle Cruiser V-Star Custom)</u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>
<u>                  </u>	<u>\$           </u>	<u>%</u>	<b>\$           </b>

**ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED DEBTS.**

**GENERAL UNSECURED CREDITORS** will receive TBD %

**ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT:** \$ 36,666.00

**TERMINATION:** Plan shall terminate upon payment of the above, approximately 60 months.

**FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN**